

Amendments to the Claims

1-3. (Cancelled)

4. (Currently amended) The method of claim ~~4-12~~ in which the float ID is used to separately track the money flows associated with said float ID throughout said purse system, from the purse card up to a purse provider's accounting system.

5-11. (Cancelled)

12. (New) A method for operating an electronic purse system to provide personal access to one or more access stations in said system, each of said access stations containing a secure access module and being arranged to load or debit a purse card with an amount of money, said system having a system key for protecting transactions and for verifying that a secure access module and a purse card belong to the same system, said method being performed by one of said secure access modules and comprising the steps of:

defining a float ID for each of a plurality of a plurality of user groups that are supported by said system; and

upon presentation of a purse card to an access station containing said secure access module:

determining whether a key on said purse card matches said system key;

determining whether a float ID read from said purse card specifies a user group supported by said system; and

completing a transaction with said purse card only if the key on the purse card matches said system key and the float ID read from the purse card specifies a user group supported by said system.

13. (New) The method of claim 12 in which said step of completing a transaction comprises the step of:

generating a data set containing the float ID read from said purse card.

14. (New) The method of claim 13 in which said step of completing a transaction further comprises the step of:

transmitting said data set to a purse provider.

15. (New) The method of claim 12, further comprising the step of:

defining a currency indicator for each of a plurality of a plurality of currencies that are supported by the system, said transaction being completed only if the float ID and a currency indicator read from said purse card specify a user group and currency supported by the system.

16. (New) The method of claim 12 in which said transaction is a debit transaction, said step of completing a transaction comprising the step of:

debiting said purse card by an amount determined by the float ID read from said card.

17. (New) The method of claim 12 in which the step of determining whether a key on said purse card matches said system key comprises the step of:

verifying a message authentication code calculated using said system key.

18. (New) Apparatus for operating an electronic purse system to provide personal access to one or more access stations in said system, each of said access stations containing a secure access module and being arranged to load or debit a purse card with an amount of

money, said system having a system key for protecting transactions and for verifying that a secure access module and a purse card belong to the same system, said apparatus being associated with one of said secure access modules and comprising:

means for defining a float ID for each of a plurality of a plurality of user groups that are supported by said system; and

means responsive to presentation of a purse card to an access station containing said secure access module for determining whether a key on said purse card matches said system key;

means for determining whether a float ID read from said purse card specifies a user group supported by said system; and

means for completing a transaction with said purse card only if the key on the purse card matches said system key and the float ID read from the purse card specifies a user group supported by said system.

19. (New) The apparatus of claim 18 in which said means for completing a transaction comprises:

means for generating a data set containing the float ID read from said purse card.

20. (New) The apparatus of claim 19 in which said means for completing a transaction further comprises:

means for transmitting said data set to a purse provider.

21. (New) The apparatus of claim 18, further comprising:

means for defining a currency indicator for each of a plurality of a plurality of currencies that are supported by the system, said transaction being completed only if the float ID and a currency indicator read from said purse card specify a user group and currency supported by the system.

22. (New) The apparatus of claim 18 in which said transaction is a debit transaction, said means for completing a transaction comprising:

means for debiting said purse card by an amount determined by the float ID read from said card.

23. (New) The apparatus of claim 18 in which the means for determining whether a key on said purse card matches said system key comprises:

means for verifying a message authentication code calculated using said system key.

24. (New) A computer-readable medium tangibly embodying a computer program comprising code portions adapted to perform method steps for operating an electronic purse system to provide personal access to one or more access stations in said system when said program is loaded into a secure access module, each of said access stations containing a secure access module and being arranged to load or debit a purse card with an amount of money, said system having a system key for protecting transactions and for verifying that a secure access module and a purse card belong to the same system, said method steps comprising:

defining a float ID for each of a plurality of a plurality of user groups that are supported by said system; and

upon presentation of a purse card to an access station containing said secure access module;

determining whether a key on said purse card matches said system key;

determining whether a float ID read from said purse card specifies a user group supported by said system; and

completing a transaction with said purse card only if the key on the purse card matches said system key and the float ID read from the purse card specifies a user group supported by said system.

25. (New) The computer-readable medium of claim 24 in which said step of completing a transaction comprises the step of:

generating a data set containing the float ID read from said purse card.

26. (New) The computer-readable medium of claim 25 in which said step of completing a transaction further comprises the step of:

transmitting said data set to a purse provider.

27. (New) The computer-readable medium of claim 24, further comprising the step of:

defining a currency indicator for each of a plurality of a plurality of currencies that are supported by the system, said transaction being completed only if the float ID and a currency indicator read from said purse card specify a user group and currency supported by the system.

28. (New) The computer-readable medium of claim 24 in which said transaction is a debit transaction, said step of completing a transaction comprising the step of:

debiting said purse card by an amount determined by the float ID read from said card.

29. (New) The computer-readable medium of claim 24 in which the step of determining whether a key on said purse card matches said system key comprises the step of:

verifying a message authentication code calculated using said system key.